

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BERNARD F. MURPHY
JODI M. MURPHY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-23771 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/20/2017 and confirmed on 10/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	290,060.92
Less Refunds to Debtor	2,695.02
TOTAL AMOUNT OF PLAN FUND	287,365.90

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	7,743.50
Trustee Fee	13,112.42
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	20,855.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LOANDEPOT.COM Acct: 9129	52,597.49	52,597.49	0.00	52,597.49
	LOANDEPOT.COM Acct: 9129	1,631.64	1,631.64	0.00	1,631.64
	ALLY FINANCIAL(*) Acct: 7010	33,490.17	33,490.17	0.00	33,490.17
	ALLY BANK(*) Acct: 0527	17,550.00	17,550.00	1,339.56	18,889.56
	TOYOTA MOTOR CREDIT/LEXUS** Acct: 5167	20,121.03	20,121.03	2,871.56	22,992.59
					129,601.45

Priority					
	DAI ROSENBLUM ESQ Acct:	0.00	0.00	0.00	0.00
	BERNARD F. MURPHY Acct:	0.00	0.00	0.00	0.00
	BERNARD F. MURPHY Acct:	1,549.02	1,549.02	0.00	0.00
	BERNARD F. MURPHY Acct:	1,146.00	1,146.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX7-21	2,954.00	2,954.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX2-22	1,789.50	1,789.50	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9376	1,667.31	1,667.31	0.00	1,667.31
					1,667.31

Unsecured					
	US BANK Acct: 9598	2,555.70	2,555.70	0.00	2,555.70
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00

17-23771 JAD

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 19PA				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 19PA				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 19PA				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 19PA				
	ECMC(*)	3,659.31	3,243.08	0.00	3,243.08
	Acct: 5541				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,238.40	2,870.04	0.00	2,870.04
	Acct: 2883				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,260.79	1,117.38	0.00	1,117.38
	Acct: 8725				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,929.70	5,255.21	0.00	5,255.21
	Acct: 8196				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC, ASSIGNEE	7,550.52	6,691.67	0.00	6,691.67
	Acct: 4351				
	CITIZENS BANK NA(*)	3,307.41	2,931.20	0.00	2,931.20
	Acct: 3162				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,479.32	1,311.05	0.00	1,311.05
	Acct: 4833				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,252.73	4,655.25	0.00	4,655.25
	Acct: 7437				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	338.78	300.24	0.00	300.24
	Acct: 0483				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	107.15	94.96	0.00	94.96
	Acct: 9376				
	CAPITAL ONE NA**	737.34	653.47	0.00	653.47
	Acct: 9499				
	LENDING CLUB CORP*	25,976.94	23,022.12	0.00	23,022.12
	Acct: 0374				
	LVNV FUNDING LLC, ASSIGNEE	16,259.58	14,410.09	0.00	14,410.09
	Acct: 1466				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	338.31	299.83	0.00	299.83
	Acct: 5134				
	DEPARTMENT STORES NATIONAL BANK	1,654.29	1,466.12	0.00	1,466.12
	Acct: 8870				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 4026				
	US DEPARTMENT OF EDUCATION/MOHEL	24,330.22	21,562.71	0.00	21,562.71
	Acct: 5541				
	ECMC(*)	18,646.69	16,525.67	0.00	16,525.67
	Acct: 9376				
	PAYPAL CREDIT++	0.00	0.00	0.00	0.00
	Acct: 5097				
	BILL ME LATER INC A/S/F SYNCHRONY BA	3,123.63	2,768.32	0.00	2,768.32
	Acct: 9011				
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,625.03	6,757.70	0.00	6,757.70
	Acct: 0603				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,459.36	5,724.62	0.00	5,724.62
	Acct: 7037				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,913.11	3,468.00	0.00	3,468.00
	Acct: 8335				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,294.21	1,147.00	0.00	1,147.00

17-23771 JAD

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3820				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	977.65	866.45	0.00	866.45
	Acct: 8372				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,330.29	2,951.48	0.00	2,951.48
	Acct: 8016				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3172				
	ALLY BANK(*)	2,625.26	2,326.65	0.00	2,326.65
	Acct: 0527				
	PEOPLES NATURAL GAS CO LLC*	299.24	265.21	0.00	265.21
	Acct: 0387				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 9771				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0463				
	NANCY MURPHY	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	EGS FINANCIAL CARE++	0.00	0.00	0.00	0.00
	Acct:				
	GC SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	SIMM ASSOC INC	0.00	0.00	0.00	0.00
	Acct:				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct:				
					135,241.22
TOTAL PAID TO CREDITORS					
					266,509.98
TOTAL CLAIMED					
PRIORITY	1,667.31				
SECURED	125,390.33				
UNSECURED	152,270.96				

Date: 11/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdp.com

IN RE:

BERNARD F. MURPHY
JODI M. MURPHY
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-23771 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Bernard F. Murphy
Jodi M. Murphy
Debtors

Case No. 17-23771-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 28, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard F. Murphy, Jodi M. Murphy, 9817 South Tripp Avenue, Oak Lawn, IL 60453-3553
r	+ Gloria Walker, Keller Williams Realty of N. Pittsburgh, 11269 Perry Highway, #300, Wexford, PA 15090-9388
r	+ Megan M. Rummel, Clear Choice Enterprises, 723 E. Brady Street, Butler, PA 16001-4789
r	+ Melissa Barker, Berkshire Hathaway HomeServices, 119 Mulone Drive, Sarver, PA 16055-8409
14696082	+ Comenity/Trwrd, P.O. Box 182789, Columbus, OH 43218-2789
14696091	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14696096	+ Nancy Murphy, 10814 S. Maplewood, Chicago, IL 60655-1213
14696109	+ US Bank/Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:04	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:46:43	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Nov 28 2022 23:44:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14696072	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2022 23:44:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14707102	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14707074	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14696073	+ Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696074	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 28 2022 23:44:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14696075	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 23:46:39	Capital One Bank, P.O. Box 5155, Norcross, GA 30091

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Nov 28, 2022

Form ID: pdf900

Total Noticed: 67

14698598	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2022 23:43:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728922	Email/PDF: bncnotices@becket-lee.com	Nov 28 2022 23:46:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:37	Citicards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
14696078	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2022 23:43:00	Citizens Bank, 1000 Lafayette Gill, Bridgeport, CT 06604-4725
14696079	+ Email/Text: mediamanagers@clientservices.com	Nov 28 2022 23:43:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14696080	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Bank/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
14761261	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14696081	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Capital/Petland, P.O. Box 182120, Columbus, OH 43218-2120
14696093	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:37	Macy's, P.O. Box 8218, Mason, OH 45040
14696094	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:42	Macy's Visa, P.O. Box 8218, Mason, OH 45040-8218
14740693	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14696083	+ Email/Text: egssupportservices@alorica.com	Nov 28 2022 23:44:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14882852	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15490116	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14696084	+ Email/PDF: gecscdi@recoverycorp.com	Nov 28 2022 23:46:48	GC Services LP, P.O. Box 1389, Copperas Cove, TX 76522-5389
14756140	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Nov 28 2022 23:43:00	Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
14696085	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 28 2022 23:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14696076	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2022 23:46:32	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14696088	Email/Text: PBNCNotifications@perituservices.com	Nov 28 2022 23:43:00	Kohls Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
14754935	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2022 23:57:30	LVNV Funding, LLC its successors and assigns as, assignee of FPPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755568	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2022 23:57:30	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14754979	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2022 23:47:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696089	+ Email/Text: bk@lendingclub.com	Nov 28 2022 23:44:00	Lending Club, 71 Stevenson Street, Suite 300, San

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Nov 28, 2022

Form ID: pdf900

Total Noticed: 67

14760828	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 28 2022 23:44:00	Francisco, CA 94105-2985
14696092	+ Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:46:43	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14696095	Email/Text: EBN@Mohela.com	Nov 28 2022 23:44:00	Lumber Liquidators/Synch Bank, P.O. Box 960061, Orlando, FL 32896-0061
14698173	Email/Text: EBN@Mohela.com	Nov 28 2022 23:44:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
14696097	+ Email/PDF: pa_dc_claims@navient.com	Nov 28 2022 23:46:43	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005
14713211	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2022 23:44:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14714978	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:47:09	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14697105	+ Email/PDF: rmscedi@recoverycorp.com	Nov 28 2022 23:57:30	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14696098	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719573	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2022 23:43:00	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14759861	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14696101	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:03	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953888	+ Email/Text: bncmail@w-legal.com	Nov 28 2022 23:44:00	SYNCB/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696099	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:41	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14696100	Email/PDF: clerical@simmassociates.com	Nov 28 2022 23:47:17	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
14696102	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	Simm Associates Inc., P.O. Box 7526, Newark, DE 19714-7526
14696103	+ Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965015, Orlando, FL 32896-5015
14696104	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	Synchrony Bank/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696105	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14696106	Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	Synchrony Bank/Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
14696107	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 28 2022 23:44:00	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14740351	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 28 2022 23:43:00	Toyota Financial Services, 1111 W. 22nd St., Ste. 420, Oak Brook, IL 60523-1959
15380523	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 28 2022 23:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15380524	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 28 2022 23:44:00	US Bank, ATTN: Bankruptcy Department, 4801 Frederica Street, Owensboro, KY 4230
			US Bank, PO Box 64799, St. Paul, MN 55164

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Nov 28, 2022

Form ID: pdf900

Total Noticed: 67

14696108

+ Email/Text: BAN5620@UCBINC.COM

Nov 28 2022 23:43:00

United Collection Bureau Inc., 5620 Southwyck Blvd., Ste 206, Toledo, OH 43614-1501

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696087	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107
14696086	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107
14696090	*+	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14716013	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmllawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jodi M. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor Bernard F. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
John Michael Quain, Jr.	on behalf of Creditor Educational Credit Management Corporation jquain@barley.com jfrench@barley.com
Maria Miksich	on behalf of Creditor LoanDepot.com LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpca.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Nov 28, 2022

Form ID: pdf900

Total Noticed: 67

TOTAL: 8